

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
§  
James L. Craft § Case No. 15-02492  
§  
Debtor §

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**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION  
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY  
ADMINISTERED AND APPLICATION TO BE DISCHARGED (TDR)**

Cindy M. Johnson, chapter 7 trustee, submits this Final Account, Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: 1,400.00

*(Without deducting any secured claims)*

Assets Exempt: 6,850.00

Total Distributions to Claimants: 17,626.96

Claims Discharged

Without Payment: 105,679.65

Total Expenses of Administration: 3,071.59

3) Total gross receipts of \$ 20,698.55 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$0.00 (see **Exhibit 2**), yielded net receipts of \$ 20,698.55 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from <b>Exhibit 3</b> )	\$ NA	\$ NA	\$ NA	\$ NA
PRIORITY CLAIMS: CHAPTER 7 ADMIN. FEES AND CHARGES (from <b>Exhibit 4</b> )	NA	3,071.59	3,071.59	3,071.59
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from <b>Exhibit 5</b> )	NA	NA	NA	NA
PRIORITY UNSECURED CLAIMS (from <b>Exhibit 6</b> )	NA	NA	NA	NA
GENERAL UNSECURED CLAIMS (from <b>Exhibit 7</b> )	123,334.00	48,353.61	48,353.61	17,626.96
<b>TOTAL DISBURSEMENTS</b>	<b>\$ 123,334.00</b>	<b>\$ 51,425.20</b>	<b>\$ 51,425.20</b>	<b>\$ 20,698.55</b>

4) This case was originally filed under chapter 7 on 01/27/2015 . The case was pending for 26 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 03/11/2017 By: /s/Cindy M. Johnson  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO  
FINAL ACCOUNT**

**EXHIBIT 1 – GROSS RECEIPTS**

DESCRIPTION	UNIFORM TRAN. CODE <sup>1</sup>	\$ AMOUNT RECEIVED
Debtors Ins Policy With Aig Insurance - Approx Csv 20000	1129-000	20,698.55
<b>TOTAL GROSS RECEIPTS</b>		<b>\$ 20,698.55</b>

<sup>1</sup>The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

**EXHIBIT 2 – FUNDS PAID TO DEBTOR & THIRD PARTIES**

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
NA		NA	NA
<b>TOTAL FUNDS PAID TO DEBTOR &amp; THIRD PARTIES</b>			<b>\$ NA</b>

**EXHIBIT 3 – SECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL SECURED CLAIMS</b>			<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>	<b>\$ NA</b>

**EXHIBIT 4 – CHAPTER 7 ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Cindy M. Johnson	2100-000	NA	2,819.86	2,819.86	2,819.86
Bank of Kansas City	2600-000	NA	251.73	251.73	251.73
<b>TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES</b>		\$ NA	\$ 3,071.59	\$ 3,071.59	\$ 3,071.59

**EXHIBIT 5 – PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES**

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA
<b>TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES</b>		\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 6 – PRIORITY UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
NA	NA	NA	NA	NA	NA	NA
<b>TOTAL PRIORITY UNSECURED CLAIMS</b>			\$ NA	\$ NA	\$ NA	\$ NA

**EXHIBIT 7 – GENERAL UNSECURED CLAIMS**

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Blitt & Gaines, P.C. 661 Glenn Ave Wheeling, IL					
60090			0.00	NA	NA	0.00
	Codilis & Associates, P.C. 15W030 N Frontage Rd # 100 Burr Ridge, IL 60527					
			0.00	NA	NA	0.00
	Creditor #: 1 Bank of America P. O. Box 982235 El Paso, TX					
79998-2235			21,067.00	NA	NA	0.00
	Creditor #: 10 Onewest Bank 6900 Beatrice Dr Kalamazoo, MI 49009					
			1.00	NA	NA	0.00
	Creditor #: 12 Worlds Foremost Bank 4800 NW 1st Street # 300 Lincoln, NE					
68521			504.00	NA	NA	0.00
	Creditor #: 2 Bank of America P. O. Box 982235 El Paso, TX					
79998-2235			10,232.00	NA	NA	0.00
	Creditor #: 3 Cach LLC 370 17th Street Suite 5000 Denver, CO 80202					
			7,792.00	NA	NA	0.00

CLAIM NO.	CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
	Creditor #: 5 Chase P.O. Box 15298 Wilmington, DE 19850-5298		26,498.00	NA	NA	0.00
	Creditor #: 6 Chase P.O. Box 15298 Wilmington, DE 19850-5298		4,678.00	NA	NA	0.00
	Creditor #: 7 Chase P.O. Box 15298 Wilmington, DE 19850-5298		4,181.00	NA	NA	0.00
	Freedman Anselmo Lindberg LLC 1771 W Diehl Road # 150 P.O. Box 3228 Naperville, IL 60566		0.00	NA	NA	0.00
	Ocwen Loan Servicing 3451 Hammond Avenue Waterloo, IA 50702		0.00	NA	NA	0.00
3	American Infosource Lp As Agent For	7100-000	1,565.00	1,535.99	1,535.99	559.93
4	Capital One Bank (Usa), N.A.	7100-000	12,815.00	12,815.41	12,815.41	4,671.77
2	Discover Bank	7100-000	7,755.00	7,755.66	7,755.66	2,827.27
1	Pyod, Llc Its Successors And Assigns As Assignee	7100-000	26,246.00	26,246.55	26,246.55	9,567.99
<b>TOTAL GENERAL UNSECURED CLAIMS</b>			<b>\$ 123,334.00</b>	<b>\$ 48,353.61</b>	<b>\$ 48,353.61</b>	<b>\$ 17,626.96</b>

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Document FORM 1  
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES

Case No:	15-02492	PSH	Judge:	Pamela S. Hollis	Trustee Name:	Cindy M. Johnson
Case Name:	James L. Craft			Date Filed (f) or Converted (c):	01/27/2015 (f)	
For Period Ending:	03/11/2017			341(a) Meeting Date:	02/17/2015	
				Claims Bar Date:	01/19/2016	

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. Misc Cash	50.00	0.00		0.00	FA
2. Misc Household Goods, Computer, Electronic Equipment & Furni	800.00	0.00		0.00	FA
3. Misc Books & Pictures	150.00	0.00		0.00	FA
4. Misc Clothing	300.00	0.00		0.00	FA
5. Debtors Ins Policy With Aig Insurance - Approx Csv 20000	20,000.00	0.00		20,698.55	FA
6. Debtor's Pension	Unknown	0.00		0.00	FA
7. 2003 Dodge Ram 1500	3,800.00	0.00		0.00	FA
INT. Void (u)	0.00	N/A		0.00	FA

TOTALS (Excluding Unknown Values)	\$25,100.00	\$0.00	Gross Value of Remaining Assets
			\$20,698.55 \$0.00
			(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TFR was 2/4/16. Checks have cleared. Trustee will be filing a TDR shortly.

Initial Projected Date of Final Report (TFR): 03/09/2017

Current Projected Date of Final Report (TFR): 03/09/2017

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FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-02492

Case Name: James L. Craft

Taxpayer ID No: XX-XXX0836

For Period Ending: 03/11/2017

Trustee Name: Cindy M. Johnson

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0044

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/14/15	5	American General Life Insurance Company Houston, Texas	Life Insurance Surrender	1129-000	\$20,698.55		\$20,698.55
04/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$10.00	\$20,688.55
05/15/15	101	Adams Levine Surety Bond Agency 60 East 42 st Room 965 New York, NY 10165	2015 Blanket Bond	2300-000		\$4.95	\$20,683.60
05/29/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$30.74	\$20,652.86
06/04/15	101	Adams Levine Surety Bond Agency 60 East 42 st Room 965 New York, NY 10165	2015 Blanket Bond Reversal Trustee previously paid bond premium out of pocket.	2300-000		(\$4.95)	\$20,657.81
06/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$29.71	\$20,628.10
07/31/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$30.65	\$20,597.45
08/31/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$30.61	\$20,566.84
09/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$29.58	\$20,537.26
10/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$30.52	\$20,506.74
11/30/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$29.49	\$20,477.25

Page Subtotals:

\$20,698.55

\$221.30

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**FORM 2  
ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD**

Case No: 15-02492

Case Name: James L. Craft

Taxpayer ID No: XX-XXX0836

For Period Ending: 03/11/2017

Trustee Name: Cindy M. Johnson

Bank Name: BOK Financial

Account Number/CD#: XXXXXX0044

Checking

Blanket Bond (per case limit): \$5,000,000.00

Separate Bond (if applicable):

Exhibit 9

1	2	3	4	5	6	7	
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
12/31/15		Bank of Kansas City	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b) (1), and 507(a)(2)	2600-000		\$30.43	\$20,446.82
03/04/16	102	Cindy M. Johnson 140 S. Dearborn St., Suite 1510 Chicago, Illinois 60603	Final distribution representing a payment of 100.00 % per court order.	2100-000		\$2,819.86	\$17,626.96
03/04/16	103	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Final distribution to claim 1 representing a payment of 36.45 % per court order.	7100-000		\$9,567.99	\$8,058.97
03/04/16	104	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Final distribution to claim 2 representing a payment of 36.45 % per court order.	7100-000		\$2,827.27	\$5,231.70
03/04/16	105	American Infosource Lp As Agent For Verizon Po Box 248838 Oklahoma City, Ok 73124-8838	Final distribution to claim 3 representing a payment of 36.45 % per court order.	7100-000		\$559.93	\$4,671.77
03/04/16	106	Capital One Bank (Usa), N.A. Po Box 71083 Charlotte, Nc 28272-1083	Final distribution to claim 4 representing a payment of 36.45 % per court order.	7100-000		\$4,671.77	\$0.00

COLUMN TOTALS	\$20,698.55	\$20,698.55
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$20,698.55	\$20,698.55
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$20,698.55	\$20,698.55

Page Subtotals:

\$0.00 \$20,477.25

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Exhibit 9

TOTAL OF ALL ACCOUNTS			NET	ACCOUNT
	NET DEPOSITS	DISBURSEMENTS		BALANCE
XXXXXX0044 - Checking	\$20,698.55	\$20,698.55		\$0.00
	\$20,698.55	\$20,698.55		\$0.00
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand	
Total Allocation Receipts:	\$0.00			
Total Net Deposits:	\$20,698.55			
<u>Total Gross Receipts:</u>	<u>\$20,698.55</u>			

Page Subtotals: \$0.00 \$0.00